

State of Washington
Office of the Insurance Commissioner

1999 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Multiple Peril (non-liability portion)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	American Economy Ins Co	19690	IN	\$21,800	8.87%	\$18,345	\$12,729	69.39%
2	State Farm Fire And Cas Co	25143	IL	\$15,544	6.32%	\$16,090	\$36,593	227.43%
3	American States Ins Co	19704	IN	\$9,402	3.82%	\$8,091	\$4,956	61.26%
4	Farmers Ins Co Of WA	21644	WA	\$8,163	3.32%	\$7,768	\$6,865	88.37%
5	Westport Ins' Corp	34207	MO	\$6,946	2.83%	\$6,386	\$4,752	74.42%
6	Allstate Ins Co	19232	IL	\$6,573	2.67%	\$6,379	\$5,629	88.24%
7	Mutual Of Enumclaw Ins Co	14761	WA	\$6,125	2.49%	\$5,937	\$4,739	79.83%
8	National Surety Corp	21881	IL	\$5,997	2.44%	\$6,337	\$6,700	105.73%
9	Maryland Cas Co	19356	MD	\$5,937	2.42%	\$2,944	\$5,056	171.72%
10	Hartford Cas Ins Co	29424	IN	\$5,886	2.39%	\$4,592	\$2,323	50.60%
11	Farmers Ins Exch	21652	CA	\$5,512	2.24%	\$5,913	\$3,714	62.81%
12	Safeco Ins Co Of Amer	24740	WA	\$5,491	2.23%	\$7,253	\$5,808	80.07%
13	Atlantic Mut Ins Co	19895	NY	\$4,870	1.98%	\$4,146	\$1,620	39.08%
14	Transportation Ins Co	20494	IL	\$4,784	1.95%	\$5,148	\$2,084	40.48%
15	North Pacific Ins Co	23892	OR	\$4,688	1.91%	\$4,706	\$1,820	38.68%
16	Firemans Fund Ins Co	21873	CA	\$4,311	1.75%	\$3,533	\$7,037	199.18%
17	Federal Ins Co	20281	IN	\$4,119	1.68%	\$4,489	\$1,094	24.37%
18	Assurance Co Of Amer	19305	NY	\$4,022	1.64%	\$2,795	\$7,900	282.66%
19	Travelers Ind Co Of Amer	25666	CT	\$3,773	1.53%	\$3,990	\$3,995	100.12%
20	American Protection Ins Co	18910	IL	\$3,723	1.51%	\$4,430	\$2,007	45.32%
21	American & Foreign Ins Co	24589	DE	\$3,466	1.41%	\$2,272	\$1,318	58.02%
22	Hartford Fire In Co	19682	CT	\$3,273	1.33%	\$3,510	\$2,257	64.31%
23	Truck Ins Exch	21709	CA	\$3,041	1.24%	\$3,089	\$2,029	65.68%
24	Commonwealth Ins Co Of Amer	10220	WA	\$3,019	1.23%	\$2,798	\$1,957	69.95%
25	Transcontinental Ins Co	20486	NY	\$2,754	1.12%	\$3,011	\$1,455	48.32%
26	Great Northern Ins Co	20303	MN	\$2,717	1.11%	\$3,062	\$762	24.87%
27	Unigard Ins Co	25747	WA	\$2,404	0.98%	\$2,462	\$1,055	42.83%
28	Valley Ins Co	14133	CA	\$2,223	0.90%	\$2,492	\$4,009	160.90%
29	St Paul Fire & Marine Ins Co	24767	MN	\$2,148	0.87%	\$2,378	\$2,071	87.07%
30	Nationwide Mut Ins Co	23787	OH	\$2,093	0.85%	\$1,857	\$4,950	266.48%
31	Royal Ins Co Of Amer	26980	IL	\$2,076	0.84%	\$1,840	\$1,029	55.92%
32	West American Ins Co	44393	IN	\$2,028	0.82%	\$2,044	\$2,884	141.06%
33	Travelers Ind Co Of IL	25674	IL	\$1,994	0.81%	\$2,164	\$1,985	91.71%
34	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$1,959	0.80%	\$1,954	\$2,630	134.59%
35	Northern Ins Co Of Nv	19372	NY	\$1,940	0.79%	\$1,659	(\$134)	(8.09)%
36	American Motorists Ins Co	22918	IL	\$1,905	0.78%	\$1,627	(\$79)	(4.86)%
37	Hartford Ins Co Of The Midwest	37478	IN	\$1,886	0.77%	\$1,835	\$1,185	64.57%
38	Globe Ind Co	24600	DE	\$1,861	0.76%	\$1,761	\$357	20.30%
39	Continental Cas Co	20443	IL	\$1,830	0.74%	\$2,176	\$1,512	69.47%
40	General Ins Co Of Amer	24732	WA	\$1,782	0.72%	\$2,473	\$907	36.65%
All 221 Other Companies				\$61,761	25.12%	\$63,611	\$51,295	80.64%
Totals (Loss Ratio is average)				\$245,824	100.00%	\$239,348	\$212,854	88.93%

(1)Excluding all Loss Adjustment Expenses (LAE)